

## 2013 BENEFITS RATES

Effective January 1, 2013- December 31, 2013

### Monthly State Contribution \$733

**Note:** All eligible employees must be enrolled in the **CORE PLAN** which includes medical (Choice or Classic plan), dental (Basic or Premium), and basic life coverage as a package or must waive all coverage.

	Medical Rates	
	Choice	Classic
Employee Only	\$ 709	\$ 745
Employee & Spouse	\$ 892	\$ 931
Employee & Children	\$ 801	\$ 838
Employee & Family	\$ 947	\$ 987
Joint Core	\$ 747	\$ 782

Medical rates include the prescription drug plan URx.

	Dental Basic	Dental Premium	Vision
Employee Only	\$ 17.50	\$ 35.00	\$ 7.64
Employee & Spouse	\$ 27.00	\$ 53.50	\$ 14.42
Employee & Children	\$ 26.00	\$ 52.00	\$ 15.18
Employee & Family	\$ 30.00	\$ 60.00	\$ 22.26
Joint Core	\$ 20.50	\$ 41.00	N/A

### LIFE INSURANCE RATES

<b>Plan A</b> – Basic Life (\$14,000).....	<b>\$1.90</b>
<b>Plan B</b> – Dependent Life.....	<b>\$0.52</b>
<b>Plan C</b> – Optional Employee Life .....	<b>**</b>
<b>Plan D</b> – Optional Spouse Life.....	<b>**</b>
<b>Plan E</b> – Accidental Death & Dismemberment (Employee only).....	<b>\$0.020/\$1,000</b>
<b>Plan E</b> – Accidental Death & Dismemberment (with dependents) .....	<b>\$0.030/\$1,000</b>
<b>LTD</b> – Long Term Disability .....	<b>\$ 9.90</b>

**\*\*Plans C & D** are based on the employee's age (as of the last day of the month)  
at the following monthly rates per \$1,000 coverage:

Under 30 . . . \$ .025	Under 35 . . . \$ .042	Under 40 . . . \$ .067
Under 45 . . . \$ .084	Under 50 . . . \$ .126	Under 55 . . . \$ .193
Under 60 . . . \$ .361	Under 65 . . . \$ .554	65 & Older . . \$ .823

**Note:** The life plans offered are **Term Life** plans. They **do not** accrue any cash value. A member is eligible to carry all life plans until termination or retirement. At termination, no life plans may be continued through COBRA. At retirement, only Plan A – Basic Life can be continued, until age 65 or Medicare eligible. However, conversion to a higher cost individual plan is available if requested at the time life coverage terminates.